

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior listings of claims in the application:

1. (Currently Amended) A method for managing dedicated use of a credit account, comprising:

receiving information regarding a credit account, the credit account associated with a customer;

associating the credit account with a usage program ~~using one or more first computer systems~~, the usage program comprising one or more terms of dedicated use, the terms of dedicated use associated with providing a benefit to the customer in return for dedicated use of the credit account, the dedicated use of the credit account comprising a predetermined level of usage of the credit account by the customer in relation to one or more other credit accounts ~~or payment mechanisms~~ associated with the customer;

providing the benefit to the customer according to the terms of dedicated use; using one or more computer processors, monitoring over a period of time credit activity corresponding to the credit account and activity corresponding to the one or more other credit accounts to determine if the monitored credit activity satisfies the terms of dedicated use ~~using one or more second computer systems~~; and

maintaining the benefit if the monitored credit activity satisfies the terms of dedicated use.

2. (Original) The method of Claim 1, further comprising penalizing the customer if the monitored credit activity does not satisfy the terms of dedicated use.

3. (Currently Amended) The method of Claim 1, wherein the dedicated use of the credit account further comprises exclusive use of the credit account rather than the one or more other credit accounts over the period of time.

4. (Cancelled)

5. (Original) The method of Claim 1, wherein associating the credit account with a usage program further comprises:

offering the customer participation in the usage program; and
receiving an acceptance of the offer from the customer.

6. (Original) The method of Claim 1, wherein:
the credit account is associated with an interest rate; and

providing the benefit to the customer according to the terms further comprises lowering the interest rate.

7. (Cancelled)

8. (Previously Presented) The method of Claim 1, wherein providing the benefit to the customer according to the terms of dedicated use further comprises:

determining an original usage level associated with the credit account;

identifying the benefit from a plurality of benefit options, the benefit associated with the original usage level; and

providing the identified benefit.

9. (Original) The method of Claim 1, wherein monitoring credit activity corresponding to the credit account further comprises monitoring a credit report corresponding to the customer, the credit report comprising information associating the credit activity of the credit account with the customer.

10. (Original) The method of Claim 2, wherein penalizing the customer if the monitored credit activity does not satisfy the terms of dedicated use further comprises charging a penalty fee to the customer.

11. (Cancelled)

12. (Currently Amended) A method for providing a dedicated credit account ~~using one or more computer systems~~, comprising:

providing a credit card customer with a credit account;

using one or more computer processors, associating the credit account with a usage program ~~using one or more computer systems~~, the usage program comprising one or more terms of dedicated use, the terms of dedicated use associated with providing a benefit to the customer in return for dedicated use of the credit account, the dedicated use of the credit account comprising a predetermined level of usage of the credit account by the customer in relation to one or more other credit accounts ~~or payment mechanisms~~ associated with the customer; and

providing the benefit to the customer if, over a period of time, monitored credit activity ~~associated with~~ corresponding to the credit account satisfies the terms of dedicated use, wherein activity corresponding to the one or more other credit accounts is monitored.

13. (Currently Amended) The method of Claim 12, wherein the dedicated use of the credit account further comprises exclusive use of the credit account rather than the one or more

other credit accounts over the period of time.

14. (Cancelled)

15. (Original) The method of Claim 12, wherein:

the credit account is associated with an interest rate; and

providing the benefit to the customer further comprises lowering the interest rate.

16. (Cancelled)

17. (Currently Amended) The method of Claim 12, wherein providing the benefit to the customer if the monitored credit activity associated with the credit account satisfies the terms of dedicated use further comprises:

determining an account usage level associated with the credit account;

identifying the benefit from a plurality of benefit options, the benefit associated with the account usage level; and

providing the identified benefit.

18-35. (Cancelled)

36. (Previously Presented) The method of Claim 1, wherein maintaining the benefit if the monitored credit activity satisfies the terms of dedicated use comprises:

determining an account usage level associated with the credit account based on the monitored credit activity; and

maintaining the benefit if the account usage level is greater than or equal to the predetermined level of usage.

37. (Currently Amended) The method of Claim 12, wherein providing the benefit to the customer if the monitored credit activity associated with the credit account satisfies the terms of dedicated use comprises:

determining an account usage level associated with the credit account; and

providing the benefit if the account usage level is greater than or equal to the predetermined level of usage.